

BCBSM: Calhoun County FB3-Simply Blue Plan

Coverage Period: 01/01/2015 – 12/31/2015

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage for: Individual + Family | Plan Type: PPO



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.BCBSM.com or by calling 1-800-972-9797.

| Important Questions | Answers | Why this Matters: |
|---|---|---|
| What is the overall <u>deductible</u> ? | \$2000 person / \$4000 family for participating providers. \$4000 person/ \$8000 family for non- participating providers. Doesn't apply to office visits, preventive care, allergy testing and therapy. | You must pay all the costs up to the <u>deductible</u> amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the <u>deductible</u> starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the <u>deductible</u> . |
| Are there other <u>deductibles</u> for specific services? | No. | You don't have to meet specific <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers. |
| Is there an <u>out-of-pocket limit</u> on my expenses? | Yes. For participating providers \$3,000 person / \$6,000 family For non-participating providers \$6,000 person / \$12,000 family | The <u>out-of-pocket limit</u> is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses. |
| What is not included in the <u>out-of-pocket limit</u> ? | Premiums, balance-billed charges and health care this plan doesn't cover. | Even though you pay these expenses, they don't count toward the <u>out-of-pocket limit</u> . |
| Is there an overall annual limit on what the plan pays? | No. | The chart starting on page 2 describes any limits on what the plan will pay for <i>specific</i> covered services, such as office visits. |
| Does this plan use a <u>network</u> of <u>providers</u> ? | Yes. See www.BCBSM.com or call 1-800-810-2583 for a list of participating providers. | If you use an in-network doctor or other health care <u>provider</u> , this plan will pay some or all of the costs of covered services. Be aware, your in-network doctor or hospital may use an out-of-network <u>provider</u> for some services. Plans use the term in-network, <u>preferred</u> , or participating for <u>providers</u> in their <u>network</u> . See the chart starting on page 2 for how this plan pays different kinds of <u>providers</u> . |

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| | | |
|---|--|---|
| Do I need a referral to see a <u>specialist</u> ? | No. You don't need a referral to see a specialist. | You can see the <u>specialist</u> you choose without permission from this plan. |
| Are there services this plan doesn't cover? | Yes. | Some of the services this plan doesn't cover are listed on page 5. See your policy or plan document for additional information about <u>excluded services</u> . |



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- This plan may encourage you to use participating **providers** by charging you lower **deductibles**, **copayments** and **coinsurance** amounts.

| Common Medical Event | Services You May Need | Your Cost If You Use a Participating Provider | Your Cost If You Use a Non-Participating Provider | Limitations & Exceptions |
|---|--|---|---|---|
| If you visit a health care <u>provider's</u> office or clinic | Primary care visit to treat an injury or illness | 20% coinsurance after deductible | 40% coinsurance after deductible | If you receive services, in addition to office visit, additional copays or deductibles may apply. |
| | Specialist visit | 20% coinsurance after deductible | 40% coinsurance after deductible | If you receive services, in addition to office visit, additional copays or deductibles may apply. |
| | Other practitioner office visit | 20% coinsurance after deductible/visit for chiropractor | 40% coinsurance for chiropractor after deductible | Maximum 24 visits per member per calendar year. |
| | Preventive care/screening/immunization | No charge | Not covered | OON, you pay 40% for mammogram and colonoscopy. |
| If you have a test | Diagnostic test (x-ray, blood work) | 20% coinsurance after deductible | 40% coinsurance after deductible | Covered at 100% in-network if related to a preventive exam. |
| | Imaging (CT/PET scans, MRIs) | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |

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|---|--|---|--|--|
| If you need drugs to treat your illness or condition More information about <u>prescription drug coverage</u> is available at www.BCBSM.com . | Generic drugs | 20% of approved amount. After deductible | 40% of approved amount. After deductible. Retail only | Step therapy may apply. Certain contraceptives covered 100% according to PPACA. Specialty mail order drugs must be ordered from Walgreens Specialty Pharmacy, LLC. |
| | Preferred brand drugs | | | |
| | Non-preferred brand drugs | | | |
| | Specialty drugs | | | |
| If you have outpatient surgery | Facility fee (e.g., ambulatory surgery center) | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |
| | Physician/surgeon fees | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |
| If you need immediate medical attention | Emergency room services | 20% coinsurance after deductible | 20% coinsurance after in-network deductible | _____none_____ |
| | Emergency medical transportation | 20% coinsurance after deductible | 20% coinsurance after in-network deductible | _____none_____ |
| | Urgent care | 20% coinsurance after deductible | 40% coinsurance after deductible | If you receive services in addition to urgent care, deductible or coinsurance may apply. |
| If you have a hospital stay | Facility fee (e.g., hospital room) | 20% coinsurance after deductible | 40% coinsurance after deductible | Non-emergency services must be rendered in a participating hospital. |
| | Physician/surgeon fee | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |

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|--|--|---|--|--|
| If you have mental health, behavioral health, or substance abuse needs | Mental/Behavioral health outpatient services | 20% coinsurance after deductible | Facility & clinic: 20% coinsurance after in-network deductible. Physician: 40% coinsurance | Participating facilities only. |
| | Mental/Behavioral health inpatient services | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |
| | Substance use disorder outpatient services | 20% coinsurance after deductible | 40% coinsurance after deductible | Approved facilities only. |
| | Substance use disorder inpatient services | 20% coinsurance after deductible | 40% coinsurance after deductible | _____none_____ |
| If you are pregnant | Prenatal and postnatal care | Prenatal services covered 100% no deductible/20% coinsurance after deductible | 40% coinsurance after deductible | Includes services by certified nurse midwife. |
| | Delivery and all inpatient services | 20% coinsurance after deductible | 40% coinsurance after deductible | Includes services by certified nurse midwife. |
| If you need help recovering or have other special health needs | Home health care | 20% coinsurance after deductible | 20% coinsurance after in-network deductible | Must be provided by participating home health care agency. |
| | Rehabilitation services | 20% coinsurance after deductible | 40% coinsurance after deductible | Limited to 60 combined visits per member per calendar year. |
| | Habilitation services | Not covered | Not covered | _____none_____ |
| | Skilled nursing care | 20% coinsurance after deductible | 20% coinsurance after in-network deductible | Limited to 90 days per member per calendar year. |
| | Durable medical equipment | 20% coinsurance after deductible | 20% coinsurance after in-network deductible | DME items required under ACA covered 100%. |
| | Hospice service | 20% coinsurance after deductible | 20% coinsurance after deductible | Limited to dollar max that is reviewed and adjusted periodically. In-network deductible applies. |

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|--|-----------------------|--|---|--|
| If your child needs dental or eye care | Eye exam | \$5 copay | Reimbursed up to \$35, less the \$5 copay | Once every 12 months. |
| | Glasses | \$10 copay. One copay applies to both lenses and frames | Reimbursed up to \$45, less the \$10 copay for frames | Once every 12 months for lenses and frames. Member responsible for difference. |
| | Dental check-up | Not Covered | Not Covered | —————none————— |

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Acupuncture
- Cosmetic surgery
- Bariatric surgery
- Dental care (Adult/child)
- Habilitation services
- Infertility treatment
- Hearing aids
- Long term care
- Weight loss programs

Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)

- Chiropractic care
- Most coverage provided outside the United States. See www.BCBSM.com
- Prescription drugs
- Private duty nursing
- Routine eye care (Adult)
- Routine foot care

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Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-888-890-5754. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact: BCBSM, P.O. Box 230555, Grand Rapids, MI 49523-0555 or 1-888-890-5754. Calhoun County, Attention: Plan Sponsor/Human Resources Department, 315 W. Green St Marshall, MI 49068 or 269-781-0980. You may also contact the Department of Labor's Employee Benefits Security Administration at 1-866-444-EBSA (3272) or www.dol.gov/ebsa/healthreform.

Language Access Services

To get help reading in your language call the customer service number on the back of your ID card

Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This plan or policy does meet the minimum value standard for the benefits it provides.**

To see examples of how this plan might cover costs for a sample medical situation, see the next page.

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About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans. This assumes individual coverage is selected.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- Amount owed to providers: \$7,540
- Plan pays \$4,750
- Patient pays \$2,790

Sample care costs:

| | |
|----------------------------|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory tests | \$500 |
| Prescriptions | \$200 |
| Radiology | \$200 |
| Vaccines, other preventive | \$40 |
| Total | \$7,540 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,000 |
| Copays | \$0 |
| Coinsurance | \$640 |
| Limits or exclusions | \$150 |
| Total | \$2,790 |

If you are also covered by an account-type plan such as a health reimbursement arrangement (HRA) or a health savings account (HSA), then you may have access to additional funds to help cover certain out of pocket expenses like deductibles or coinsurance.

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- Amount owed to providers: \$5,400
- Plan pays \$2,670
- Patient pays \$2,730

Sample care costs:

| | |
|--------------------------------|----------------|
| Prescriptions | \$2,900 |
| Medical Equipment and Supplies | \$1,300 |
| Office Visits and Procedures | \$700 |
| Education | \$300 |
| Laboratory tests | \$100 |
| Vaccines, other preventive | \$100 |
| Total | \$5,400 |

Patient pays:

| | |
|----------------------|----------------|
| Deductibles | \$2,000 |
| Copays | \$0 |
| Coinsurance | \$650 |
| Limits or exclusions | \$80 |
| Total | \$2,730 |

If you are also covered by an account-type plan such as a health reimbursement arrangement (HRA) or a health savings account (HSA), then you may have access to additional funds to help cover certain out of pocket expenses like deductibles or coinsurance.

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Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- Costs don't include premiums.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network providers. If the patient had received care from out-of-network providers, costs would have been higher.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how deductibles, copayments, and coinsurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- ✗ **No.** Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- ✗ **No.** Coverage Examples are not cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes.** When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes.** An important cost is the premium you pay. Generally, the lower your premium, the more you'll pay in out-of-pocket costs, such as copayments, deductibles, and coinsurance. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.

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